

Form 185 – ntc13plnafater

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 23-19707-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Randell A. Soto Jr.  
1231 Beech Place  
East Stroudsburg, PA 18301-8269

Social Security No.:  
xxx-xx-1394

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on July 2, 2024.

On 6/12/2025 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Vincent F. Papalia on:

Date: July 17, 2025  
Time: 08:30 AM  
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: June 13, 2025  
JAN: mlc

Jeanne Naughton  
Clerk

In re:  
Randell A. Soto, Jr.  
Debtor

Case No. 23-19707-VFP  
Chapter 13

District/off: 0312-2  
Date Rcvd: Jun 13, 2025

User: admin  
Form ID: 185

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Total Noticed: 57

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2025:**

Recip ID	Recipient Name and Address
db	Randell A. Soto, Jr., 1231 Beech Place, East Stroudsburg, PA 18301-8269
cr	+ Liberal Finance c/o Randolph Walze, Esq., PO Box 1234, Jackson Township, NJ 08527-0259
520070072	+ CMG FINANCIAL, ATTN: BANKRUPTCY, 3160 CROW CANYON RD, STE 400, SAN RAMON, CA 94583-1382
520070083	+ LIBERAL FINANCE SERVIC, 1160 PARSIPPANY BL, PARSIPPANY, NJ 07054-1811
520070082	+ Law Office of Ann Debelleis, 301 Sullivan Way, W. Trenton, NJ 08628-3406
520097344	+ Liberal Finance Service c/o Randolph Walzer, Esq., PO Box 1234, Jackson, NJ 08527-0259
520070088	+ New Jersey Manufacturers Insurance Comp, PO Box 70167, Philadelphia, PA 19176-0167
520070089	+ Randolph Walzer & Associates LLC, 2042 W County Line Rd Unit 8 PO Box 1234, Jackson, NJ 08527-0259
520244197	+ Waste Management, PO BOX 42930, phoenix, AZ 85080-2930

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 13 2025 21:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 13 2025 21:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520070045	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jun 13 2025 21:35:46	AFFIRM, INC., ATTN: BANKRUPTCY, 650 CALIFORNIA ST, FL 12, SAN FRANCISCO, CA 94108-2716
520105804	Email/PDF: resurgentbknotifications@resurgent.com	Jun 13 2025 21:35:46	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520070062	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 13 2025 21:36:09	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
520070067	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 13 2025 21:35:38	CAPITAL ONE/WALMART, ATTN: BANKRUPTCY, P.O. BOX 30285, SALT LAKE CITY, UT 84130-0285
520070068	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 13 2025 21:36:06	CARD WORKS SERVICING, LLC, ATTN: BANKRUPTCY, 101 CROSSWAYS PK WEST, WOODBURY, NY 11797-2020
520070069	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 13 2025 21:48:51	CBNA, ATTN: BANKRUPTCY, P.O. BOX 6497, SIOUX FALLS, SD 57117-6497
520128639	Email/Text: BKelectronicnotices@cenlar.com	Jun 13 2025 21:32:00	Cenlar FSB Attn BK Dept, 425 Phillips Blvd, Ewing, NJ 08618
520070070	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jun 13 2025 21:50:51	CHASE AUTO FINANCE, ATTN: BANKRUPTCY, PO BOX 901076, FORT WORTH, TX 76101-2076
520070071	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jun 13 2025 21:36:26	CHASE CARD SERVICES, ATTN: BANKRUPTCY, P.O. 15298, WILMINGTON,

District/off: 0312-2

User: admin

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520070073	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 13 2025 21:33:00	DE 19850-5298 COMENITY BANK/ROAMAN'S, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
520070074	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 13 2025 21:33:00	COMENITY/MPRC, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
520070075	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 13 2025 21:33:00	COMENITYBANK/ONESTOP, ATTN: BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125
520070076	+ Email/Text: bankruptcy@connexuscu.org	Jun 13 2025 21:34:00	CONNEXUS CREDIT UNION, ATTN: BANKRUPTCY, PO BOX 8026, WAUSAU, WI 54402-8026
520070077	+ Email/Text: bankruptcy@consumerportfolio.com	Jun 13 2025 21:33:00	CONSUMER PORTFOLIO SERVICES, INC., ATTN: BANKRUPTCY, PO BOX 57071, IRVINE, CA 92619-7071
520070078	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 13 2025 21:50:35	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, 6801 CIMARRON RD, LAS VEGAS, NV 89113-2273
520107171	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 13 2025 21:36:28	CW Nexus Credit Card Holdings 1, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
520075751	+ Email/PDF: ebn_ais@aisinfo.com	Jun 13 2025 21:36:10	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520070079	+ Email/Text: mrdiscen@discover.com	Jun 13 2025 21:31:00	DISCOVER FINANCIAL, ATTN: BANKRUPTCY, PO BOX 3025, NEW ALBANY, OH 43054-3025
520090428	Email/Text: mrdiscen@discover.com	Jun 13 2025 21:31:00	Discover Bank, P.O. Box 3025, New Albany, Oh 43054-3025
520070080	+ Email/Text: bnc-bluestem@quantum3group.com	Jun 13 2025 21:34:00	FINGERHUT, ATTN: BANKRUPTCY, 6250 RIDGEWOOD ROAD, SAINT CLOUD, MN 56303-0820
520070081	+ Email/Text: bnc-bluestem@quantum3group.com	Jun 13 2025 21:34:00	FINGERHUT FETTI/WEBBANK, ATTN: BANKRUPTCY, 6250 RIDGEWOOD ROAD, SAINT CLOUD, MN 56303-0820
520577146	Email/Text: Bankruptcy@Freedommortgage.com	Jun 13 2025 21:32:00	Freedom Mortgage Corporation, Bankruptcy Department, 11988 EXIT 5 PKWY, BLDG 4, Fishers, IN 46037-7939
520577147	+ Email/Text: Bankruptcy@Freedommortgage.com	Jun 13 2025 21:32:00	Freedom Mortgage Corporation, Bankruptcy Department, 11988 EXIT 5 PKWY, BLDG 4, Fishers, IN 46037-7939, Freedom Mortgage Corporation, Bankruptcy Department 46037-7939
520341560	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 13 2025 21:33:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
520341561	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 13 2025 21:33:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302, JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
520098487	+ Email/Text: RASEBN@raslg.com	Jun 13 2025 21:31:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
520070084	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 13 2025 21:36:32	LVNV FUNDING/RESURGENT CAPITAL, ATTN: BANKRUPTCY, PO BOX 10497, GREENVILLE, SC 29603-0497
520107141	Email/PDF: resurgentbknotifications@resurgent.com	Jun 13 2025 21:35:43	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520070087	+ Email/Text: ext_ebn_inbox@navyfederal.org	Jun 13 2025 21:34:00	NAVY FCU, ATTN: BANKRUPTCY, PO BOX

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520102316	+ Email/Text: legalcollections@njm.com	Jun 13 2025 21:32:00	3000, MERRIFIELD, VA 22119-3000
520220042	+ Email/Text: ext_ebn_inbox@navyfederal.org	Jun 13 2025 21:34:00	NEW JERSEY MANUFACTURERS INSURANCE COMPANY, 301 SULLIVAN WAY, W TRENTON, NJ 08628-3496
520087856	Email/Text: bnc-quantum@quantum3group.com	Jun 13 2025 21:33:00	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
520125504	Email/Text: bnc-quantum@quantum3group.com	Jun 13 2025 21:33:00	Quantum3 Group LLC as agent for, Aqua Finance Inc, PO Box 788, Kirkland, WA 98083-0788
520070090	^ MEBN	Jun 13 2025 21:24:43	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
520070091	Email/Text: credit-bureau-reporting-disputes@sezzle.com	Jun 13 2025 21:30:00	RAYMOUR & FLANIGAN, ATTN: BANKRUPTCY, PO BOX 220, LIVERPOOL, NY 13088-0220
520070092	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 13 2025 21:50:51	SEZZLE, ATTN: BANKRUPTCY, PO BOX 3320, MINNEAPOLIS, MN 55403
520070093	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 13 2025 22:14:52	SYNCB/ROOMS TO GO, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
520070094	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 13 2025 22:01:32	SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
520070095	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 13 2025 21:36:18	SYNCHRONY BANK/LOWES, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
520130687	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 13 2025 21:51:02	SYNCHRONY/PAYPAL CREDIT, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
520117049	+ Email/Text: tdebn@credbankserv.com	Jun 13 2025 21:32:00	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520072294	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jun 13 2025 21:36:30	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
520126848	+ Email/PDF: ebn_ais@aisinfo.com	Jun 13 2025 21:49:39	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
520070096	+ Email/Text: bnc-bluestem@quantum3group.com	Jun 13 2025 21:34:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520070097	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jun 13 2025 22:01:28	WEBBANK/GETTINGTON, ATTN: BANKRUPTCY, 6250 RIDGEWOOD ROAD, SAINT CLOUD, MN 56303-0820
520116789	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Jun 13 2025 22:01:49	WELLS FARGO BANK NA, ATTN: BANKRUPTCY, 1 HOME CAMPUS MAC X2303-01A 3RD FLOOR, DES MOINES, IA 50328-0001
			Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 48

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520070050	*+	AFFIRM, INC., ATTN: BANKRUPTCY, 650 CALIFORNIA ST, FL 12, SAN FRANCISCO, CA 94108-2716
520070051	*+	AFFIRM, INC., ATTN: BANKRUPTCY, 650 CALIFORNIA ST, FL 12, SAN FRANCISCO, CA 94108-2716

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520070052	*+	AFFIRM, INC., ATTN: BANKRUPTCY, 650 CALIFORNIA ST, FL 12, SAN FRANCISCO, CA 94108-2716
520070053	*+	AFFIRM, INC., ATTN: BANKRUPTCY, 650 CALIFORNIA ST, FL 12, SAN FRANCISCO, CA 94108-2716
520070054	*+	AFFIRM, INC., ATTN: BANKRUPTCY, 650 CALIFORNIA ST, FL 12, SAN FRANCISCO, CA 94108-2716
520070055	*+	AFFIRM, INC., ATTN: BANKRUPTCY, 650 CALIFORNIA ST, FL 12, SAN FRANCISCO, CA 94108-2716
520070056	*+	AFFIRM, INC., ATTN: BANKRUPTCY, 650 CALIFORNIA ST, FL 12, SAN FRANCISCO, CA 94108-2716
520070057	*+	AFFIRM, INC., ATTN: BANKRUPTCY, 650 CALIFORNIA ST, FL 12, SAN FRANCISCO, CA 94108-2716
520070058	*+	AFFIRM, INC., ATTN: BANKRUPTCY, 650 CALIFORNIA ST, FL 12, SAN FRANCISCO, CA 94108-2716
520070059	*+	AFFIRM, INC., ATTN: BANKRUPTCY, 650 CALIFORNIA ST, FL 12, SAN FRANCISCO, CA 94108-2716
520070060	*+	AFFIRM, INC., ATTN: BANKRUPTCY, 650 CALIFORNIA ST, FL 12, SAN FRANCISCO, CA 94108-2716
520070061	*+	AFFIRM, INC., ATTN: BANKRUPTCY, 650 CALIFORNIA ST, FL 12, SAN FRANCISCO, CA 94108-2716
520070046	*+	AFFIRM, INC., ATTN: BANKRUPTCY, 650 CALIFORNIA ST, FL 12, SAN FRANCISCO, CA 94108-2716
520070047	*+	AFFIRM, INC., ATTN: BANKRUPTCY, 650 CALIFORNIA ST, FL 12, SAN FRANCISCO, CA 94108-2716
520070048	*+	AFFIRM, INC., ATTN: BANKRUPTCY, 650 CALIFORNIA ST, FL 12, SAN FRANCISCO, CA 94108-2716
520070049	*+	AFFIRM, INC., ATTN: BANKRUPTCY, 650 CALIFORNIA ST, FL 12, SAN FRANCISCO, CA 94108-2716
520070063	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
520070064	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
520070065	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
520070066	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
520070085	*+	LVNV FUNDING/RESURGENT CAPITAL, ATTN: BANKRUPTCY, PO BOX 10497, GREENVILLE, SC 29603-0497
520070086	*+	LVNV FUNDING/RESURGENT CAPITAL, ATTN: BANKRUPTCY, PO BOX 10497, GREENVILLE, SC 29603-0497

TOTAL: 0 Undeliverable, 22 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2025 at the address(es) listed below:

Name	Email Address
Cameron Deane	on behalf of Creditor Navy Federal Credit Union cdeane@weltman.com
Denise E. Carlon	on behalf of Creditor CMG Mortgage Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Kimberly A. Wilson	on behalf of Creditor Freedom Mortgage Corporation kimberly.wilson@brockandscott.com wbefc@brockandscott.com
Marie-Ann Greenberg	magecf@magtrustee.com
Randolph Walzer	on behalf of Creditor Liberal Finance c/o Randolph Walze Esq. email@walzerlawfirm.com
Russell L. Low	on behalf of Debtor Randell A. Soto Jr. ecf@lowbankruptcy.com, ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7